

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 17-27146-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Temeko R. Foster
dba Wow Your Ideas
400 Maple Grove Boulevard
Lumberton, NJ 08048

Michelle R. Foster
400 Maple Grove Boulevard
Lumberton, NJ 08048

Social Security No.:

xxx-xx-4312

xxx-xx-0661

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case
as to the:

Debtor and Joint Debtor was entered on September 3, 2019.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: September 5, 2019

JAN: wir

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Temeko R. Foster
 Michelle R. Foster
 Debtors

Case No. 17-27146-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 148

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 Total Noticed: 71

Date Rcvd: Sep 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2019.

db/jdb
 cr +Temeko R. Foster, Michelle R. Foster, 400 Maple Grove Boulevard, Lumberton, NJ 08048-4618
 +LOANCARE, LLC, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170,
 Duluth, GA 30097-8461
 517138208 +BANK OF AMERICA, N.A., PO Box 21785, Tampa, FL 33622-1785
 517145394 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 517026697 +CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
 (address filed with court: Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St,
 Woodland Hills, CA 91367)
 517053552 +Caliber Home Loans Inc., Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 517026699 +Caliber Home Loans, In, Po Box 24610, Oklahoma City, OK 73124-0610
 517026706 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 517190028 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 517026716 +Eastern Account System, PO Box 837, Newtown, CT 06470-0837
 517026717 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
 518200440 +LOANCARE, LLC, RAS Crane, LLC, Authorized Agent for Secured Creditor,
 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
 518265333 +LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
 518265334 +LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450, LoanCare, LLC, P.O. Box 8068,
 Virginia Beach, VA 23450-8068
 518198095 +LoanCare, LLC., 3637 Sentara Way, Virginia Beach, Virginia 23452-4262
 518198096 +LoanCare, LLC., 3637 Sentara Way, Virginia Beach, Virginia 23452, LoanCare, LLC.,
 3637 Sentara Way, Virginia Beach, Virginia 23452-4262
 517026721 +Machol & Johannes, LLC, 700 17th Street Suite 200, Denver, CO 80202-3558
 517026722 +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360,
 Dallas, TX 75266-0360
 517026725 +RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
 517026726 +Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535
 517026728 +Selip & Stylianou, LLP, PO Box 9004, Woodbury, NY 11797-9004
 517026733 +Tenaglia & Hunt, 395 West Passaic Street Suite 205, Rochelle Park, NJ 07662-3016
 517152778 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,
 Harrisburg, PA 17106-9184
 517026734 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 517026737 +Zwick & Associates, PO Box 9013, Andover, MA 01810-0913

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Sep 06 2019 01:12:42 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 06 2019 01:12:40 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517167702 EDI: BECKLEE.COM Sep 06 2019 04:43:00 American Express Bank, FSB, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 517026692 +EDI: AMEREXPR.COM Sep 06 2019 04:43:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540
 517026696 EDI: BANKAMER.COM Sep 06 2019 04:43:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
 517026694 +EDI: BANKAMER.COM Sep 06 2019 04:43:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 517190813 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Sep 06 2019 01:13:36 CALIBER HOME LOANS, INC.,
 13801 Wireless Way, Oklahoma City, OK 73134-2500
 517237365 +EDI: CHRM.COM Sep 06 2019 04:43:00 CCAP AUTO LEASE LTD, P.O. BOX 961275,
 FORT WORTH, TX 76161-0275
 517026705 EDI: CITICORP.COM Sep 06 2019 04:43:00 Citibank, 7920 NW 110th St,
 Kansas City, MO 64153
 517183190 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Sep 06 2019 01:13:37 Caliber Home Loans,
 PO Box 24330, Oklahoma City OK 73124-0330
 517026702 +EDI: CAPITALONE.COM Sep 06 2019 04:43:00 Capital One, Capital One Retail Svcs,
 Po Box 30253, Salt Lake City, UT 84130-0253
 517026700 +EDI: CAPITALONE.COM Sep 06 2019 04:43:00 Capital One, Attn: Bankruptcy, Po Box 30253,
 Salt Lake City, UT 84130-0253
 517136933 EDI: BL-BECKET.COM Sep 06 2019 04:43:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 517026703 +EDI: CHASE.COM Sep 06 2019 04:43:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,
 Wilmington, DE 19850-5298
 517026707 +EDI: COMCASTCBLCENT Sep 06 2019 04:43:00 Comcast, 401 White Horse Rd Ste 2,
 Voorhees, NJ 08043-2600
 517026708 +EDI: WFNNB.COM Sep 06 2019 04:43:00 Comenity Bank/Express, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 517026709 +EDI: CONVERGENT.COM Sep 06 2019 04:43:00 Convergent Outsourcing Inc., PO Box 9004,
 Renton, WA 98057-9004

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User: admin
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517026710 EDI: RCSDELL.COM Sep 06 2019 04:43:00 Dell Financial Services, Bankruptcy, 1 Dell Way, Round Rock, TX 78682
517026711 +EDI: DISCOVER.COM Sep 06 2019 04:43:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
517033694 EDI: DISCOVER.COM Sep 06 2019 04:43:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517026712 +EDI: DISCOVER.COM Sep 06 2019 04:43:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517026713 +EDI: DISCOVERPL Sep 06 2019 04:43:00 Discover Personal Loan, Attention: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
517064808 +EDI: DISCOVERPL Sep 06 2019 04:43:00 Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
517026714 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 06 2019 01:12:16 Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
517090775 E-mail/Text: bankruptcy.bnc@ditech.com Sep 06 2019 01:12:16 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
517026718 +E-mail/Text: fggbanko@fgny.com Sep 06 2019 01:11:53 Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
517610537 EDI: IRS.COM Sep 06 2019 04:43:00 Internal Revenue Service, Centralized Insolvency, Operations, PO Box 7346, Philadelphia, PA 19101-7346
517026719 +E-mail/Text: bncnotices@becket-lee.com Sep 06 2019 01:11:58 Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517231349 EDI: RESURGENT.COM Sep 06 2019 04:43:00 LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517026720 +EDI: RESURGENT.COM Sep 06 2019 04:43:00 LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
517026723 EDI: PRA.COM Sep 06 2019 04:43:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
517114493 EDI: PRA.COM Sep 06 2019 04:43:00 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517171097 EDI: PRA.COM Sep 06 2019 04:43:00 Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067, Norfolk VA 23541
517104222 EDI: PRA.COM Sep 06 2019 04:43:00 Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
517026724 +E-mail/Text: bankruptcy@pseg.com Sep 06 2019 01:11:48 PSE&G Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490
517222597 EDI: Q3G.COM Sep 06 2019 04:43:00 Quantum3 Group LLC as agent for, Icon Equities LLC, PO Box 788, Kirkland, WA 98083-0788
517222603 EDI: Q3G.COM Sep 06 2019 04:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517026727 +EDI: CHRM.COM Sep 06 2019 04:43:00 Santander Consumer USA, Po Box 961275, Fort Worth, TX 76161-0275
517026729 +EDI: RMSC.COM Sep 06 2019 04:43:00 Synccb/PLCC, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
517027961 +EDI: RMSC.COM Sep 06 2019 04:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517227224 +EDI: RMSC.COM Sep 06 2019 04:43:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517026730 +EDI: RMSC.COM Sep 06 2019 04:43:00 Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517026732 +EDI: RMSC.COM Sep 06 2019 04:43:00 Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
517026731 +EDI: RMSC.COM Sep 06 2019 04:43:00 Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517026736 +EDI: WFFC.COM Sep 06 2019 04:43:00 Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
517138952 EDI: WFFC.COM Sep 06 2019 04:43:00 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 46

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Caliber Home Loans, Inc., Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517026693* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517026695* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517026698* +CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 (address filed with court: Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St, Woodland Hills, CA 91367)
517026701* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517026704* +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517176996* +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390)
517026715* +Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
517026735* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
TOTALS: 0, * 9, ## 0

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Aleisha Candace Jennings on behalf of Creditor LOANCARE, LLC ajennings@rasflaw.com
Christopher M. McMonagle on behalf of Creditor Caliber Home Loans, Inc.
cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin M. Buttery on behalf of Creditor Caliber Home Loans, Inc. kevinbuttery@gmail.com
Laura M. Egerman on behalf of Creditor Caliber Home Loans, Inc. bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Lee Martin Perlman on behalf of Debtor Temeko R. Foster ecf@newjerseybankruptcy.com,
mcdoherty@ecf.courtdrive.com
Lee Martin Perlman on behalf of Joint Debtor Michelle R. Foster ecf@newjerseybankruptcy.com,
mcdoherty@ecf.courtdrive.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Robert Davidow on behalf of Creditor LOANCARE, LLC nj.bkecf@fedphe.com
Sean M. O'Brien on behalf of Creditor BANK OF AMERICA, N.A. DMcDonough@flwlaw.com
Sindi Mncina on behalf of Creditor Caliber Home Loans, Inc. smncina@rascrane.com
Steven P. Kelly on behalf of Creditor Caliber Home Loans, Inc. skelly@sterneisenberg.com,
bkecf@sterneisenberg.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15